

EXHIBIT A



**Service of Process
Transmittal**

02/08/2018

CT Log Number 532765790

TO: Mark Case
Receivables Performance Management, LLC
20816 44th Ave W Unit Main
Lynnwood, WA 98036-7744

RE: Process Served in Delaware

FOR: Receivables Performance Management LLC (Domestic State: WA)

ENCLOSED ARE COPIES OF LEGAL PROCESS RECEIVED BY THE STATUTORY AGENT OF THE ABOVE COMPANY AS FOLLOWS:

TITLE OF ACTION: Yan Kushnir, Pltff. vs. Diversified Consultants, Inc. and Receivables Performance Management, LLC, Dfts.

DOCUMENT(S) SERVED: Summons, Attachment(s), Complaint

COURT/AGENCY: Queens County: Supreme Court, NY
Case # NONE

NATURE OF ACTION: Fair Debt Collection Practices Act

ON WHOM PROCESS WAS SERVED: The Corporation Trust Company, Wilmington, DE

DATE AND HOUR OF SERVICE: By Process Server on 02/08/2018 at 10:40

JURISDICTION SERVED : Delaware

APPEARANCE OR ANSWER DUE: Within 30 days after service

ATTORNEY(S) / SENDER(S): Maksim Reznik
Reznik Law Office, P.C.
30 Wall Street, 8th Floor #741
New York, NY 10005
212-537-9276

ACTION ITEMS: SOP Papers with Transmittal, via UPS Next Day Air , 1ZX212780102243433
Image SOP
Email Notification, Mark Case mcase@receivablesperformance.com

SIGNED: The Corporation Trust Company
ADDRESS: 1209 N Orange St
Wilmington, DE 19801-1120
TELEPHONE: 302-658-7581

**SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF QUEENS**

Yan Kushnir,

Plaintiff,

– against –

Diversified Consultants, Inc. and Receivables /
Performance Management, LLC,

Defendant(s).

Index No.

SUMMONS

**The basis of the venue designated is
Plaintiff's Residence.**

To the above named defendant(s):

YOU ARE HEREBY SUMMONED to appear in the Supreme Court of the State of New York, County of Queens at the office of the Clerk of said Court at 88-11 Sutphin Blvd, Jamaica, NY 11435 in the County of Queens, State of New York, within the time provided by law as noted below and to file your answer to the annexed complaint with the Clerk; upon your failure to answer, judgment will be taken against you by default for the relief demanded in the Complaint.

Dated: February 6, 2018
New York, New York

Reznik Law Office, P.C.

By: /s/ Maksim Reznik
Maksim Reznik, Esq.
30 Wall Street, 8th Floor #741
New York, NY 10005
Tel (212) 537-9276
Fax (877) 366-4747
Maks@rezniklawoffice.com
Attorneys for Plaintiff

NOTE: The laws or rules of court provide that:

(a) if this summons is served by its delivery to you personally, you must appear and answer within TWENTY days after such service; or

(b) if this summons is served by delivery to any person other than you personally, or is served by any alternative method permissible under the CPLR, you must appear and answer within THIRTY days after such service.

Defendants' Addresses:

Diversified Consultants, Inc.
PO Box 551268
Jacksonville, FL 32255-1268

Receivables Performance Management, LLC
20816 44th Avenue W
Lynnwood, WA 98036

**SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF QUEENS**

Yan Kushnir,

Plaintiff,

– against –

Diversified Consultants, Inc. and Receivables
Performance Management, LLC,

Defendant(s).

Index No.

VERIFIED COMPLAINT

Plaintiff YAN KUSHNIR, by and through his attorneys, Reznik Law Office, P.C.,
complaining of the Defendants, hereby alleges as follows:

1. This is an action for damages brought by an individual consumer for Defendants' violations of the Fair Debt Collection Practices Act, 15 U.S.C. § 1692, et seq. (hereinafter the "FDCPA") and violations of New York's General Business Law (hereinafter the "NYGBL"). The FDCPA prohibits debt collectors from engaging in abusive, deceptive, and unfair collection practices. The NYGBL protects consumers from deceptive acts or practices in the conduct of any business.

PARTIES

2. Plaintiff, Yan Kushnir, is an adult residing in Forest Hills, NY.
3. Plaintiff is a "consumer" as defined by 15 U.S.C. § 1692a (3) of the FDCPA.
4. Defendant Diversified Consultants, Inc. ("Diversified") is a business entity regularly engaged in the business of collecting debts in this State with its principal place of business located at PO Box 551268, Jacksonville, FL 32255-1268. The

principal purpose of Defendant is the collection of debts using the mails and telephone, and Defendant regularly attempts to collect debts alleged to be due another.

5. Defendant Receivables Performance Management, LLC ("RPM") is a business entity regularly engaged in the business of collecting debts in this State with its principal place of business located at 20816 44th Avenue W, Lynnwood, WA 98036. The principal purpose of Defendant is the collection of debts using the mails and telephone, and Defendant regularly attempts to collect debts alleged to be due another.
6. Defendant Diversified is a "debt collector" as defined by 15 U.S.C. § 1692a(6) of the FDCPA.
7. Defendant RPM is a "debt collector" as defined by 15 U.S.C. § 1692a(6) of the FDCPA.

FACTUAL ALLEGATIONS

8. Defendants attempted to collect a debt allegedly owed by Plaintiff relating to consumer purchases allegedly owed to Sprint Corporation ("Sprint").
9. The debt at issue arises out of an alleged transaction which was primarily for personal, family or household purposes and falls within the definition of "debt" for purposes of 15 U.S.C. § 1692a(5).
10. On or about January 24, 2017, Plaintiff purchased an Apple iPhone 7 32GB Black ("iPhone") from Sprint's Preferred Retailer located at 1660 S Congress Avenue, Boynton Beach, FL 33426.

11. Shortly thereafter, Plaintiff returned the iPhone and received a full refund from Sprint.
12. Plaintiff only had to pay a \$35.00 restocking fee for returning the iPhone.
13. Both Sprint and Plaintiff's bank, TD Bank, N.A. ("TD") acknowledged these mentioned transactions.
14. Sprint and TD sent Plaintiff several letters acknowledging the refund from Sprint. Copies of these letters are attached herein as Exhibit A.
15. Thereafter, on or about May 15, 2017, Plaintiff received a dunning letter from RPM. This letter is attached herein as Exhibit B.
16. In this letter, RPM referenced a balance on the account in the amount of \$649.64.
17. Then, on or about November 17, 2017, Plaintiff received a separate dunning letter from Diversified. This letter is attached herein as Exhibit C.
18. In this letter, Diversified referenced a balance on the account in the amount of \$649.64.
19. These letters are false representations of the debt because as thoroughly explained above, Plaintiff received, and Sprint acknowledged, a refund for the iPhone.
20. The balance is \$0.00.
21. Defendants knew or should have known that their actions violated the FDCPA. Additionally, Defendants could have taken the steps necessary to bring their actions within compliance with the FDCPA, but neglected to do so and failed to adequately review their actions to ensure compliance with said laws.
22. At all times pertinent hereto, Defendants were acting by and through their agents, servants and/or employees, who were acting within the scope and course of their

employment, and under the direct supervision and control of the Defendants herein.

23. At all times pertinent hereto, the conduct of Defendants, as well as that of their agents, servants and/or employees, was malicious, intentional, willful, reckless, negligent and in wanton disregard of federal law and the rights of the Plaintiff herein.

FIRST CAUSE OF ACTION
(Fair Debt Collection Practices Act)

24. Plaintiff reasserts and incorporates herein by reference all facts and allegations set forth above.
25. The above contacts between Defendants and Plaintiff were "communications" relating to a "debt" as defined by 15 U.S.C. § 1692a(2) and 1692a(5) of the FDCPA.
26. FDCPA 15 U.S.C. § 1692e(10) prohibits any false, misleading, or deceptive representation or means in connection with the collection of a debt.
27. FDCPA § 1692f(1) prohibits the use of unfair or unconscionable practices to collect a debt, including collection of any amount not authorized by the contract or law.
28. FDCPA 15 U.S.C. § 1692e(2)(a) prohibits the false representation of the character, amount or legal status of any debt.
29. Defendants violated these provisions by misrepresenting the balance on Plaintiff's account as \$649.64, despite being aware that the settlement balance on Plaintiff's account was \$0.00.

30. As a result of the above violations of the FDCPA, Defendants are liable to Plaintiff for actual damages, statutory damages which can be up to \$1,000, attorney's fees and costs.

SECOND CAUSE OF ACTION

(New York General Business Law: Deceptive Business Acts / Practices)

31. Plaintiff reasserts and incorporates herein by reference all facts and allegations set forth above.
32. NYGBL § 349 makes it unlawful for any person, firm, corporation, or association or agent or employee thereof to engage in deceptive acts or practices in the conduct of any business, trade, or commerce.
33. As a debt collector doing business in New York, Defendant Diversified is subject to the NYGBL.
34. As a debt collector doing business in New York, Defendant RPM is subject to the NYGBL.
35. Defendants violated the NYGBL by attempting to deceptively recover additional monies from Plaintiff.
36. As a result, Plaintiff has suffered actual damages, attorney fees and costs.

PRAYER FOR RELIEF

WHEREFORE, Plaintiff demands that judgment in the sum of \$12,000 be entered against Defendants as follows:

- 1) That judgment be entered against Defendants for actual damages
pursuant to 15 U.S.C. § 1692k(a)(1);
- 2) That judgment be entered against Defendants for statutory damages
pursuant to 15 U.S.C. § 1692k(a)(2)(A);
- 3) That the Court award costs and reasonable attorney's fees pursuant to 15
U.S.C. § 1692k(a)(3);
- 4) That judgment be entered against Defendants for actual damages
pursuant to NYGBL § 349(h);
- 5) That the Court award costs and reasonable attorney's fees pursuant to NYGBL
§ 349(h); and
- 6) That the Court grant such other and further relief as may be just and
proper.

Dated: February 6, 2018
New York, New York

Reznik Law Office, P.C.
By: /s/ Maksim Reznik
Maksim Reznik, Esq.
30 Wall Street, 8th Floor #741
New York, NY 10005
Tel (212) 537-9276
Fax (877) 366-4747
Maks@rezniklawoffice.com
Attorneys for Plaintiff

VERIFICATION BY ATTORNEY

[illegible]

I, MAKSIM REZNIK, an attorney duly admitted to practice law in the State of New York, hereby affirm under penalty of perjury:

I am an attorney associated with Reznik Law Office, P.C. attorneys for Yan Kushnir, the plaintiff in the foregoing matter, with an office located at 30 Wall Street, 8th Floor #741, New York, NY 10005. I have read the foregoing Complaint and know the contents thereof, and that the same is true to my own knowledge, except as to the matters therein stated to be alleged upon information and belief, and that as to those matters I believe them to be true.

The reason why this verification is made by deponent instead of Plaintiff is because Plaintiff is not within the County of New York which is the county where the deponent has her office.

Dated: February 6, 2018
New York, New York

/s/ Maksim Reznik
MAKSIM REZNIK

EXHIBIT A



Preferred Retailer

Sprint Store By WCGroup Inc. #22

1660 S Congress Ave

Boynton Beach FL United States

33426-0000

(561)733-8883

Refund



Invoice : [REDACTED]

Original Invoice [REDACTED]

Tendered On: 24-Jan-2017 01:35 PM

Sales Person: Laura Menckowski

Tendered By: Sean Charles

Tendered At: Sprint Store By WCGroup Inc. #22

Bill To: YAN KUSHNIR
Boynton Beach FL United States

*Came in For Refund
on Credit Card of
\$35.00 Fee.*

Product SKU	Product Name	Tracking #	Qty	List Price	Disc %	Total Disc	Your Total
ACCAAP001348	Apple iPhone 7 32GB Black	355310089373751	-1	\$649.99	100.00	(\$649.99)	\$0.00
ACCANS000139	Sprint \$35 Restocking Fee		1	\$35.00	0.00	\$0.00	\$35.00
ACCAFW001154	Franklin R850 MBB Hotspot 4G LTE	089877734801397878	-1	\$249.99	100.00	(\$249.99)	\$0.00
ACCANS000139	Sprint \$35 Restocking Fee		1	\$35.00	100.00	\$35.00	\$0.00

Payment:

Subtotal: \$35.00

Visa \$35.00

Total: \$35.00

Change: \$0.00

Contract Details:

Tracking #	Contract #
089877734801397878	MBB 2 YEAR
355310089373751	PR-L-48198578

*Customer lease
has been removed
from account.*

Comments:

Refund: Remorse
cust went back to verizon and said they gave him a better deal

Thank you for shopping at Sprint Store by Wireless Connections, your Sprint Preferred Retailer. We hope you are very satisfied with your purchase and the help you received from us in your decision making process.

Returns must be made with receipt to original place of purchase. Device returns allowed within 14 days for new lines of service, upgrades and exchanges. \$35 restock fee (\$75 for Tablets, Notebooks/Netbooks) may apply. For details and promotions visit Sprint.com/returns. If you signed a lease agreement, please remember Sprint owns title to that device.

Wireless Connections Policy: All accessory sales are final. Refunds for cash and check payments will be repaid in the form of a check sent to your address. Please allow 14 business days for processing and delivery. Mail in rebate concerns should be directed to the party offering the rebate: <https://www.sprintrebates.com/track/sprintpcs/track.html> or the manufacturer.

Case #: [REDACTED]

(Notes on Acc #)



Contact Us

sprint.com/contactus

1-888-211-4727

(*2 from your Sprint Phone)

1 of 3

Account Number: [REDACTED]

Bill Period: Feb 18 - Mar 17, 2017

Last Bill

Previous Balance	\$675.06
Payment on Mar 13 - Thank you!	-\$649.64
Adjustments	-\$25.42
Balance Forward	\$0.00

Revised Bill

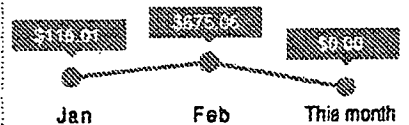
This is a revised version of your final bill. It includes charges that occurred after Feb 18.

Total Amount Due**\$0.00****Let's talk about this bill**

Your account has a \$0.00 Spending Limit. To avoid service interruption, keep your total balance under this limit.

You have a zero balance this month, no payment is due.

Please see the News and Notices section on page 2 for important information and changes to Sprint's policies.

Last three months (new charges)

PO Box 629023 El Dorado Hills, CA 95762



Scan to pay

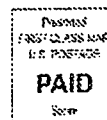
DO NOT SEND PAYMENT.
This amount is zero and no payment is due.
Account Number 915772789

\$0.00**Amount Enclosed**

\$

PO Box 54977
Los Angeles, CA 90054-0977

YAN KUSHNIR



//

TD BANK, N.A.
PO BOX 84037
COLUMBUS, GA 31908-4037



June 19, 2017



Yan Kushnir
Apt 5p
[REDACTED]

0001558

Your account ending in 4434

Dear Yan Kushnir,

Information regarding your dispute on your
TD CASH VISA(*) No. XXXXXXXXXXXX4434

Merchant: SPRINT *WIRELESS
Amount: 649.64
Transaction Date: 03132017

We are writing in response to your recent inquiry about the transaction listed above.

This inquiry has been resolved in your favor, and a credit of (649.64) was posted to your account on [REDACTED]. You will see this credit on your next monthly statement.

At TD, we are committed to resolving issues as quickly as possible for our customers. If you have any questions, please call us at the number below. Our Customer Service Representatives will be happy to speak with you.

Sincerely,

TD Card Services
Customer Support
1-888-561-8861
7 days/ week, 24 hours/day

Visa is a registered trademark and service mark of Visa Inc. and is used by TD Bank N.A. pursuant to license from Visa U.S.A. Inc.

==

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Case Number:

YAN KUSHNIR

Dear YAN KUSHNIR,

You are a valued customer of TD Card Services and we appreciate the opportunity to serve you. The below mentioned dispute amount(s) have been placed back on your account for the following reason(s).

We initiated a formal investigation into your inquiry several weeks ago and contacted the merchant(s) on your behalf. During this time we issued credit(s) to your account.

Please be advised that the merchant(s) have issued a rebuttal and documentation to support the disputed transaction(s). Please review the enclosed documentation from the merchant(s).

We have removed the credit(s) that were held on your account while this investigation was in progress. The debit adjustment(s) listed below will appear on your next statement.

Case Amount	Merchant Name	Transaction Date
649.64	SPRINT *WIRELESS	3/13/2017

You will need to resolve this issue directly with the merchant(s) or in a different manner. We have no recourse in this matter.

At TD Card Services, we are committed to resolving issues as quickly as possible for our customers. If you have any questions, please call us at the number below. Our Customer Service Representatives will be happy to speak with you.

Respectfully,

TD Card Services, Customer Support
Contact Customer Service 24/7 at 1-888-561-8875

VISA is a registered trademark and service mark of Visa Inc. and is used by TD Bank N.A. pursuant to license from Visa U.S.A. Inc.

~~7/PDNI/DI/201700050151000257/PDI-00018-0001~~

EXHIBIT B

RPM

Receivables Performance Management LLC

20816 44th Ave W
Lynnwood, WA 98036*S. Munizero ne gabor 74
u s ne 6 Koller 2018***(1)**

Dear Customer:

Your account has been listed with Receivables Performance Management for payment processing and collection. If you have any questions or need assistance, please call TOLL FREE 877.233.8527.

Reference Number: [REDACTED]
 Creditor: Sprint
 Creditor Account#: [REDACTED]
 Original Creditor: Sprint
 Date: 05-15-17
 Amount: \$649.64
 Amount Due: \$649.64 (U.S. FUNDS ONLY)

In the event that your payment is by check, we may present your check electronically. In the ordinary course of business, your check will not be provided to you with your bank statement, but a copy can be retrieved by other means.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice, that you dispute the validity of this debt or any portion thereof, this office will: obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

This communication is from a debt collector. The purpose of this notice is to collect a debt. Any information obtained will be used for that purpose.

To inquire about your account with Sprint, please call 866-212-7408 and ask for Maria Gau.

New York City Department of Consumer Affairs License Number 1291891.

Estimado Cliente:

Su cuenta ha sido listada con Receivables Performance Management para procesamiento de pago y cobranza. Si tiene alguna pregunta o necesita ayuda, sírvase llamar GRATIS al número 877.233.8527.

Número de referencia: [REDACTED]
 Acreedor: Sprint
 Acreedor Cuenta#: [REDACTED]
 Acreedor Original: Sprint
 Fecha: 05-15-17
 Cantidad: \$649.64
 Cantidad adeudada: \$649.64 (MONEDA DE EE.UU. SOLAMENTE)

Si hace el pago mediante cheque, podríamos presentar el cheque electrónicamente. En el curso comercial normal, no se le devolverá el cheque con su informe de banco, pero podrá obtener una copia por otros medios.

Esta oficina asumirá que la deuda es válida a menos que, a más tardar 30 días después de recibir esta notificación, usted avise a esta oficina de que niega la validez total o parcial de esta deuda. Si a más tardar 30 días después de recibir esta notificación, avisa a esta oficina de que niega la validez total o parcial de esta deuda, haremos lo siguiente: obtendremos verificación de la deuda u obtendremos una copia de la sentencia de ley y le enviaremos una copia. Le daremos el nombre y dirección del acreedor original, si es diferente al acreedor presente, si usted así lo pide por escrito a esta oficina a más tardar 30 días después de recibir este aviso.

Este comunicado es de un recaudador de deudas. La finalidad de esta notificación es recaudar una deuda. Cualquier información obtenida se utilizará con este fin.

Para consultar sobre su cuenta con Sprint, por favor llame al 866-212-7408 y pida por Maria Gau.

Departamento de New York City de la licencia número 1291891 de los asuntos del consumidor.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. section 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and,
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

- (1) Supplemental security income, (SSI);
- (2) Social security;
- (3) Public assistance (welfare);
- (4) Spousal support, maintenance (alimony) or child support;
- (5) Unemployment benefits;
- (6) Disability benefits;
- (7) Workers' compensation benefits;
- (8) Public or private pensions;
- (9) Veterans' benefits;
- (10) Federal student loans, federal student grants, and federal work study funds; and
- (11) Ninety percent of your wages or salary earned in the last sixty days.

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355392567358

Para garantizar que se acredite el pago, corte la parte inferior de esta notificación y envíela con su pago

0000076/0001

Undeliverable Mail Only:
PO Box 2630
Southgate, MI 48195-4630

Notice Date:.....05-18-17
Fecha de notificación
Amount Due:.....\$649.64
Cantidad adeudada
Creditor Account#:.....
Acreeedor Cuenta#.....

File Number: [REDACTED]
Número de archivo

Please make check or money order payable to:
Sírvase enviar cheque o giro bancario a nombre de:

Kushnir, Yan

Receivables Performance Management LLC
PO Box 1548
Lynnwood, WA 98046-1548

**You can make payments on-line at www.rpmpayments.com
Usted puede hacer pagos en línea en www.rpmpayments.com**

EXHIBIT C

PO BOX 1391
SOUTHGATE, MI 48195-0391



**DIVERSIFIED
CONSULTANTS, INC.**

11/17/17

Current Creditor: SPRINT

Original Creditor: SPRINT

Account Number: [REDACTED]

Agency Reference Number: [REDACTED]

Current Balance: \$649.64



Yan Kushnir
[REDACTED]

Total Debt Due As of Charge-Off	Total Interest Accrued Since Charge-Off	Total Non-Interest Charges or Fees Since Charge-Off	Total of Payments Made On the Debt Since Charge-Off
\$649.64	N/A	N/A	N/A

This notice is to inform you that your account with SPRINT has been referred to our office for collections.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt, or any portion thereof, this office will obtain verification of the debt or obtain a copy of a judgment and mail you a copy of such judgment or verification. If you request of this office in writing within 30 days after receiving this notice, this office will provide you with the name and address of the original creditor, if different from the current creditor.

Calls to or from this company may be monitored or recorded.

This is an attempt to collect a debt. Any information obtained will be used for that purpose. This communication is from a debt collector.

Sincerely,

Adam Felty
Diversified Consultants, Inc.
PO Box 551268
Jacksonville, FL 32255-1268



Toll Free: 866-857-7155



Hours of Operation:

Monday – Thursday: 8 AM – 11 PM EST

Friday: 8 AM – 10 PM EST

Saturday: 9 AM – 4 PM EST



Pay Your Bill Online at:
www.dccollect.com

NOTICE: See Reverse Side for Important Information.

DCI\00105\237320297029

5455\0003633\01

Detach and Return with Payment

To pay by credit card, please complete the information below:

Check One: ☐ VISA ☐ MasterCard ☐ AMEX ☐ Check

Card Number: [REDACTED]

Expiration Date: [REDACTED] CCV#: [REDACTED] Last 3 digits on back of card

Signature of Cardholder: _____

Cardholder Name: _____

Cardholder Billing Address: _____

Amount Due: \$649.64

Amount Submitted:

\$ [REDACTED]

Current Creditor: SPRINT

Original Creditor: SPRINT

Account Number: [REDACTED]

Agency Reference Number: [REDACTED]

Current Balance: \$649.64



DIVERSIFIED CONSULTANTS, INC.
PO BOX 551268
JACKSONVILLE, FL 32255-1268

866-857-7155



We are required under state law to notify consumers of the following rights. This list does not contain a complete list of the rights consumers have under state and federal law.

New York City Department of Consumer Affairs License Number: 1202819. Contact Adam Felty at 1-800-771-5361.

Debt collectors, in accordance with the Fair Debt Collection Practices Act, 15 U.S.C. § 1692 et seq., are prohibited from engaging in abusive, deceptive, and unfair debt collection efforts, including but not limited to:

- (i) the use or threat of violence;
- (ii) the use of obscene or profane language; and
- (iii) repeated phone calls made with the intent to annoy, abuse, or harass.

If a creditor or debt collector receives a money judgment against you in court, state and federal laws may prevent the following types of income from being taken to pay the debt:

1. Supplemental security income, (SSI);
2. Social security;
3. Public assistance (welfare);
4. Spousal support, maintenance (alimony) or child support;
5. Unemployment benefits;
6. Disability benefits;
7. Workers' compensation benefits;
8. Public or private pensions;
9. Veterans' benefits;
10. Federal student loans, federal student grants, and federal work study funds; and
11. Ninety percent of your wages or salary earned in the last sixty days.

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SUPREME COURT OF THE STATE OF NEW YORK
COUNTY OF Queens

-----X

Yan Kushnir

Plaintiff/Petitioner,

- against -

Index No. 701864/2018

Diversified Consultants, Inc., et al.,

Defendant/Respondent.

-----X

NOTICE OF COMMENCEMENT OF ACTION
SUBJECT TO MANDATORY ELECTRONIC FILING

PLEASE TAKE NOTICE that the matter captioned above has been commenced as an electronically filed case in the New York State Courts Electronic Filing System ("NYSCEF") as required by CPLR § 2111 and Uniform Rule § 202.5-bb (mandatory electronic filing). This notice is being served as required by that rule.

NYSCEF is designed for the electronic filing of documents with the County Clerk and the court and for the electronic service of those documents, court documents, and court notices upon counsel and unrepresented litigants who have consented to electronic filing.

Electronic filing offers significant benefits for attorneys and litigants, permitting papers to be filed with the County Clerk and the court and served on other parties simply, conveniently, and quickly. NYSCEF case documents are filed with the County Clerk and the court by filing on the NYSCEF Website, which can be done at any time of the day or night on any day of the week. The documents are served automatically on all consenting e-filers as soon as the document is uploaded to the website, which sends out an immediate email notification of the filing.

The NYSCEF System charges no fees for filing, serving, or viewing the electronic case record, nor does it charge any fees to print any filed documents. Normal filing fees must be paid, but this can be done on-line.

Parties represented by an attorney: An attorney representing a party who is served with this notice must either: 1) immediately record his or her representation within the e-filed matter on the NYSCEF site; or 2) file the Notice of Opt-Out form with the clerk of the court where this action is pending. Exemptions from mandatory e-filing are limited to attorneys who certify in good faith that they lack the computer hardware and/or scanner and/or internet connection or that they lack (along with all employees subject to their direction) the operational knowledge to comply with e-filing requirements. [Section 202.5-bb(e)]

Parties not represented by an attorney: Unrepresented litigants are exempt from e-filing. They can serve and file documents in paper form and must be served with documents in paper form. However, an unrepresented litigant may participate in e-filing.

For information on how to participate in e-filing, unrepresented litigants should contact the appropriate clerk in the court where the action was filed or visit www.nycourts.gov/efile-unrepresented. Unrepresented litigants also are encouraged to visit www.nycourthelp.gov or contact the Help Center in the court where the action was filed. An unrepresented litigant who consents to e-filing may cease participation at any time. However, the other parties may continue to e-file their court documents in the case.

For additional information about electronic filing and to create a NYSCEF account, visit the NYSCEF website at www.nycourts.gov/efile or contact the NYSCEF Resource Center (phone: 646-386-3033; e-mail: efile@nycourts.gov).

Dated: 02/07/18

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